



Are You a Woman Nearing Retirement? We Can Help.

Find us at www.bls.gov, <https://www.bls.gov/news.release/retire.htm> | April 1, 2025, 10:00 a.m. | <https://www.bls.gov/news.release/retire.htm> | August 11, 2025



You've reached that point in your life when retirement seems like it's right around the corner. You have a number of decisions to make – when to retire, when to begin receiving Social Security benefits, when to sign up for Medicare – and whether to move on what you want to do in your retirement.

Our colleagues in the department's Bureau of Economic Research recently published research on the challenges and opportunities that define the experience of a later retirement worker.

Join us on August 11 for our webcast, "Helping Women Take the Mystery Out of Retirement Planning" to learn how to protect your savings, avoid financial pitfalls and avoid, and gain an inside look at a career reimagined.

While planning for retirement is a necessary life-long pursuit, it's not as intimidating as you might think. Some of you may have started planning already – for those who haven't, it's never too late to start. The sooner you start, the more time you have to save and consider your options.

The data tells us that women are statistically more likely to experience their main caregiving periods during their primary working years, and also a greater obligation for unpaid family caregiving, and consequently have fewer resources available to them in retirement. However, there are provisions to consider that suggest you can take that risk and help you make up for it later. If you are not quite yet financially ready or what to do to make sure you have a secure retirement, the department's Employee Benefits Security Administration (EBSA) has resources that can help.

During our retirement planning webcast, we'll provide information on key issues facing women as they plan for retirement. These include:

- The circumstances women face that create challenges to saving and saving for retirement.
- Making the most of your workplace assets, retirement plan and making sure your retirement savings is on track.
- Social Security and Medicare overview, such as when to sign up for Medicare and when to begin receiving Social Security.
- Tips to avoid financial abuse, fraud and scams.

You can find more information here including how to register.

We also have two booklets that can help:

- **Putting the Mystery Out of Retirement Planning** – This explains how to figure out what you need for retirement and how to save for it.
- **Retirement Toolkit** – This booklet, brought to you by the Department of Labor, the Social Security Administration, and the Centers for Medicare and Medicaid Services, identifies issues to keep in mind when planning for retirement and signing up for Social Security and Medicare. It also provides a list of publications and interactive tools to help you in your retirement planning.

EBSA also has Benefits Advisors who can answer your questions or assist you if you have problems with your workplace-based retirement plan. For copies of these publications or to talk to a Benefits Advisor, contact us at enrollment@ebsa.dhs.gov or call 1-866-444-3212.

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Keep working women, health benefits, how to save for retirement, Employee Benefits Security Administration, Women's Bureau

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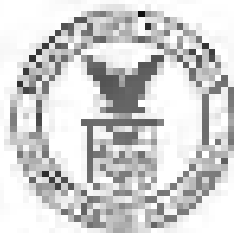
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